

THE NEWS.

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THURSDAY, OCT., 28. 1897.

POSTAL SAVINGS BANKS.

Postmaster-General Gary has announced his purpose to recommend to Congress the establishment of postal savings banks.

The system has worked well in Great Britain, where a savings bank department was established in the post-office department as early as 1861. The department keeps a separate account with each depositor, and pays interest at the rate of two and one half per cent. As the deposits are handed over to the Commissioners for the reduction of the national debt, the plan practically amounts to a distribution of a considerable portion of the national indebtedness among a multitude of small investors.

One strong reason for the introduction of the system in this country is that in many of the states there are no savings banks of any kind. There is great value in any system which encourages people to lay by small sums from time to time, to provide for future needs. The wise old maxim which bids us to take care of the pence, for the pounds will take care of themselves, is materially reinforced when a means is provided by which the pence may be safely kept, and may also accumulate other pence. The great advantage of the postal savings bank is that it would carry this opportunity to the remotest corner of the country.

There are other considerations, however, which cannot be ignored. For one thing the plan involves a continuous borrowing by the government from the people. In a country where an increasing national debt is considered unavoidable this is well enough; but it is different with us. The United States has no excuse for borrowing money. It ought to be paying of its debt rather than increasing it.

Under the most favorable conditions, the postal savings bank system cannot do for a community all that is done by the mutual savings bank under local management, of the type of those in the New England States. These banks not only furnish a safe place of deposit; they also provide a considerable fund which is available for local investment. A man who wants to borrow, if he has good property to offer as security, can go to the local savings bank and get what he wants on better terms than if he had to seek a capitalist at a distance.

In state where the rate of interest is high, one cause may usually be found in the fact that money has to be borrowed from a

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distance. Other things being equal, the farther removed the lender is from the borrower, the greater is his sense of risk, and consequently the larger must be the inducement necessary to persuade him to part with his money. In states where high rates of interest handicap local development, it might be profitable to consider whether a carefully guarded savings-bank system might not go far to relieve the difficulty.—Youth's Companion.

J. W. THOMAS DAY AT THE CENTENNIAL.

We only reiterate what we have said time and again that the success of the Centennial is mainly due to the direction of President Thomas of the N. C. & St. L. R. R., who, by his sound business sense and executive ability, has enabled the management of the enterprise, so that it has not only been a show but an exhibition of the resources of the State which must redound to its credit.

Therefore we are glad to know that a special day has been set to recognize Mr. Thomas, and today we are pleased to know that many, very many will visit the Exposition to show their appreciation of his work for the State of Tennessee.

WORTH READING:

Of all the descriptions of the exhibits of the Exposition the best and very best has been furnished by the Youth's Advocate, from the pen of A. T. Levine, who is said to be only fifteen years old. Many of the reports we have had from Nashville papers have been a continuous stream of grandeur, splendor, and surging crowds, while this young man has gone right to the point and described tersely what he went to see.

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We offer One Hundred Dollars Reward for any case of Catarrh that cannot be cured by Hall's Catarrh Cure.

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MOUNTAIN GLEN, Ark.—Our children were suffering with croup when we received a bottle of Chamberlain's Cough Remedy. It afforded almost instant relief.—F. A. THORNTON. This celebrated remedy is for sale by C. H. Davidson.

We have read a good deal lately of the beautiful Miss Chiveros, who was rescued from a Cuban prison by the New York Journal and brought to New York. The Nashville American recently published what was headed her likeness, which may be beautiful on Spanish lines but might be used here as a bogey to frighten children with.

One on Harris.

A good story never before in print is told of the late United States Senator Isham G. Harris. When he first went to Washington as our national representative, a lady house owner was very anxious to rent him her furnished apartments, calling several times before securing an interview with the distinguished statesman, he was induced to accompany her to examine the property, and, while going over it hesitatingly inquired what rent was expected. "Oh," replied the lady, "I want you to have the house and will make it to you very cheap; only \$4,700 a year." The senator did not reply but assumed an attitude of deep thought. Presently the lady interrupted him to inquire the cause of his seriousness when he said: "I was just thinking how in the hell I would spend the other \$300 of my salary."

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Third Grand

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\$1,000.00 in Cash to Be Given Away to the Person Who Makes the Best Estimate on the Result of the November Election.

Every Subscriber to the Daily or Weekly Dispatch Will Be Entitled to One Guess for Every Dollar Paid Upon His Subscription.

Guesses May Be Made Until 6 P. M., November 2, 1897.

The Louisville Dispatch's First and Second Guessing Contests have aroused so much interest among its readers, a third one is now announced, which will surely be the most successful of all. The contest will, as usual, be the official count of the November, 1897, election in Kentucky is announced, give to the subscriber who makes the closest guess to the actual plurality of the successful candidate for Clerk of the Court of Appeals of Kentucky, at the election, November 2, 1897.

One Thousand Dollars in Cash.

Every subscriber to the Daily or Weekly Dispatch can make one guess for every dollar he pays upon his subscription from this date until November 2, 1897, at 6 p. m., after which time no more guesses will be received.

Guesses may be made upon coupons sent from The Dispatch and mailed to The Dispatch Publishing Company, with one dollar enclosed for each coupon used.

All those outside of Louisville who guess must be paid subscribers. The paper will be delivered free to Louisville, New Albany and Jeffersonville subscribers.

Send One Dollar for the Weekly, or Six Dollars for the Daily (except Sunday), or Eight Dollars for Daily and Sunday, or Two Dollars for the Sunday edition, and remember you get one guess for each dollar sent in.

If you are already a subscriber, your time will be extended for as long a time as your money pays the subscription. Agents will be allowed the regular commission on all the guesses that they send in, but the papers thus ordered, whether Daily or Weekly or Sunday, must be sent by mail, and not put in with the agent's package.

As guesses are received they will be turned over to the treasurer of the company, Mr. W. J. Baird, to be deposited and held until the close of the contest at 6 o'clock on the night of November 2.

They will be sealed up in the presence of three judges on the morning of November 3, and turned over to them to be deposited in the vault of the Union National Bank until the official count is declared by the Secretary of State, when they will be opened in the presence of three judges and compared, and the name of the successful guesser will be announced in the Daily and Weekly Dispatch as early as possible, and check paid to the successful guesser.

If two or more persons should tie upon the successful guess, the money will be equally divided between them.

Send for Sample Copies containing Coupons. Address all orders containing guesses and remittances to Wm. J. Baird, Treasurer.

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APPROVED BY THE BEST JUDGES.

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